

**SO ORDERED**



**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MARYLAND  
GREENBELT DIVISION**

**In re:**

**ERNEST E. WATKINS,  
DEBTOR.**

**CHAPTER 7  
CASE NO. 18-20114**

**WELLS FARGO BANK, N.A.,  
MOVANT,  
vs.  
ERNEST E. WATKINS  
and GARY A. ROSEN, TRUSTEE,  
RESPONDENTS.**

**CONSENT ORDER GRANTING MODIFICATION OF STAY**

The Motion of the Movant, Wells Fargo Bank, N.A., its assignees and/or successors in interest, to amend the Automatic Stay having been properly served on the Trustee and the Debtor, the Debtor having failed to file a response thereto, and the Trustee having since agreed to the entry of this Order as evidenced by his signature,

The Subject Property known as 1816 Meridian Drive, Hagerstown, MD 21742, encumbered by a Deed of Trust dated October 31, 2011, recorded among the land records of the city/county of Washington, Maryland.

1. The stay of 11 U.S.C. Section 362(a) shall be lifted as to the Debtor upon the entry of this Order. As to the Trustee's interest, the automatic stay of 11 U.S.C. Section 362(a) is **CONDITIONED UPON** the Trustee obtaining a ratified contract of sale for the subject property by the close of business on May 31, 2019 which contract is satisfactory to the Movant. Should the Trustee obtain such contract, the automatic stay of 11 U.S.C. Section 362(a) shall then remain in full force and effect for an additional forty (30) days to provide time for settlement on the property.
2. **ORDERED** the automatic stay as to the Trustee's interest shall be deemed lifted without further Order of this Court upon either the Trustee's failure to obtain a contract of sale by **May 31, 2019** or failure to settle 30 days from May 31, 2019, whichever event occurs first so the Movant may proceed to foreclosure of said property at 1816 Meridian Drive, Hagerstown, MD 21742, more particularly described in the Deed of Trust dated October 31, 2011, and recorded among the land records of the city/county of Washington; and it is further,

3. ORDERED that failure to do the above by either date shall be evidenced by a Declaration of Default. Upon the filing of such Declaration, and without further Order of this Court, the automatic stay imposed pursuant to 11 U.S.C. Section 362(a) shall be lifted as to Movant, to permit enforcement of the provisions of the Deed of Trust with respect to the Subject Property, including but not limited to foreclosure pursuant to any power of sale. In the event of a foreclosure, if the Debtor fails to voluntarily vacate the premises Movant or any purchaser at said foreclosure sale may proceed with all remedies available in state court; and it is further,
4. ORDERED that should the Trustee abandon his interest in the property or file a Report of No Distribution, the Movant or successors and assigns, shall have automatic relief from the stay without further leave of the Court. Relief from the stay shall be automatic without further Notice upon filing of the Report of No Distribution; and it is further,
5. ORDERED that should there be a default pursuant to the terms contained herein, the Movant shall be entitled to reasonable attorney fees in the amount of \$150.00 for issuance of a Declaration of Default; and it is further,
6. ORDERED that the 14-day "waiting period" mandated by Federal Rule of Bankruptcy Procedure 4001(a)(3) be and is hereby waived; and it is finally,
7. ORDERED that nothing contained herein shall be deemed or construed to waive, reduce or otherwise prejudice any rights of with respect to the above-referenced Note and Deed of Trust

Approved as to Form and Content

By: /s/ Randa S. Azzam

Randa S. Azzam, Esquire, Bar No. 22474  
Deena L. Reynolds, Esquire, Bar No. 17956  
Michael T. Freeman, Esquire, Bar No. 19131  
Samuel I. White, P.C.  
611 Rockville Pike  
Suite 100  
Rockville, MD 20852  
Tel: (301) 804-3400  
Fax: (301) 838-1954  
RAzzam@siwpc.com  
Counsel for Wells Fargo Bank, N.A.

Seen and Agreed:

/s/ Gary A. Rosen

Gary A. Rosen  
Chapter 7 Trustee  
One Church Street  
Suite 800  
Rockville, MD 20850

I hereby certify that the terms of the copy of the Consent Order submitted to the Court are identical to those set forth in the original Consent Order; and the signatures represented by the /s/ on the copy of the Consent Order submitted to the Court reference the signatures of consenting parties obtained on the original Consent Order.

By: /s/ Randa S. Azzam

**SERVICE LIST**

Ernest E. Watkins  
20014 Rosebank Way, Apt. 348  
Hagerstown, MD 21742

Debtor

B. Andrew Bright  
223 N. Prospect St.  
Suite 300  
Hagerstown, MD 21740

Counsel for Debtor

Gary A. Rosen  
One Church Street  
Suite 800  
Rockville, MD 20850

Chapter 7 Trustee

Wells Fargo Bank, N.A.  
3476 Stateview Blvd.  
Fort Mill, SC 29715

Movant

Randa S. Azzam  
611 Rockville Pike  
Suite 100  
Rockville, MD 20852

Counsel for Movant

**END OF ORDER**